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MUNSTER

INDIANA COLLECTION
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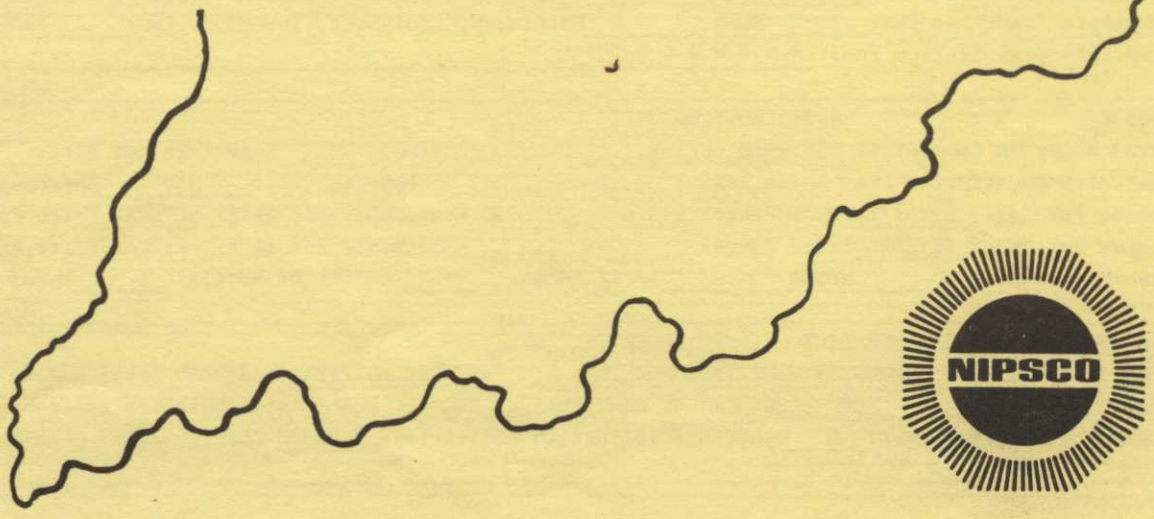
NORTHERN INDIANA

"AN AREA OF CHALLENGING OPPORTUNITIES"

COMMUNITY ANALYSIS OF MUNSTER, INDIANA



NIPSCO

For further information contact: Director of Area Development / Northern Indiana Public Service Co. / Hammond, Indiana

COMMUNITY ANALYSIS OF MUNSTER, LAKE COUNTY, INDIANA

LOCATION:

(Distance And Direction To Four Major Cities): CHICAGO, ILLINOIS (NW) 26 MILES; INDIANAPOLIS, INDIANA (SE) 150 MILES; DETROIT, MICHIGAN (NE) 250 MILES; TOLEDO, OHIO (E) 212 MILES

POPULATION:

	City	County	Percentages Of City Population White	Non-White
1970 Census:	16,514	546,253	100%	--
1980 Census:	20,671	522,965	96.8%	3.2%
1990 Projected Census:	23,000	499,200	96.5%	3.5%

Standard Metropolitan Area (If Any): HAMMOND-GARY Population Retail Trading Area: 700,000

CLIMATE:

	Average Temp. Of	Month	Rain Inches	Month	Snow Inches	
Coldest Month:	JANUARY 20.1	Wettest Month: JUNE	4.08	JANUARY	10.7	No. Days Under 32°: 53
Hottest Month:	JULY 72.9	Driest Month: FEBRUARY	1.26	--	--	No. Days Over 90°: 8

Annual Average Temp.: 48.9 Annual Total Rain: 34.66 Annual Total Snow: 39.2 Degree Days Per Year: 6,246

Annual Average Clear Days: 73 Partly Cloudy: 100 Cloudy: 192 Elevation: 623

GOVERNMENT:

Form And Organization: TOWN BOARD (4 MEMBERS) & TOWN MANAGER* Term of Office: 4 Yrs., Expires: 12-31-87

Incorporated Or Unincorporated: INCORPORATED Class (If Any): TOWN Area Within City: 7.5 Square Miles

Annual Budget: 5,599,421 (OPERATING) Primary Source(s) Of Revenue: PROPERTY TAXES

Streets: 80 MI Paved: 100 % Black Top (X) Cement (X) Street Lights: YES Type: MERCURY VAPOR & H.P. SODIUM

Bonded Indebtedness: City: $ 240,000 (7-2-84) County: $ 18,325,000 (7-2-84) Other: * *

Police Force: Regular: 36 Special: 0 Equipment: 10 CARS

Fire Dept.: Regular: 2 Volunteer: 64 Equipment: 4 PUMPERS, 1 MINI-PUMPER, 2 AMBULANCES, 1 SNORKEL, 1 CAR

Average Annual Number Of Calls: 187 (1984) Fire Insurance Rating In Community: 5

Is City Covered By Zoning Ordinances? Yes (X) No ( ) Territory Covered: ENTIRE TOWN

Zoning Plans: COMPREHENSIVE PLAN COMPLETED Master Plan: Yes (X) No ( ) Annexation Plans: NONE

Sewerage Treatment Plant: Yes (X * * *) No ( ) Capacity: 48M/GPD * * * Peak Demand: 45M/GPD * * *

Area Covered By Plant: 98% Sewer Use Charge: YES Storm Sewers: YES

Is Garbage Pick-up Provided? YES - TWICE WEEKLY/TRASH ONCE WEEKLY

TAXES:

Total Rate Within City: $16.78 Per $100 Valuation Yr. Payable: 1985 Assessed At: 33-1/3% True Value

Total Rate(s) For Surrounding Twp(s): CALUMET - $14.92; ROSS - $11.79; ST. JOHN - $12.87 Per $100 Valuation

State Retail Sales Tax: 5 % State Gross Income Tax Or Adjusted Gross Income Tax: * * * *

Unemployment Compensation Rate: 1.3%-5.4% EXPERIENCE RATING Claimant's Benefits: $90-$151; 26 WEEKS MAXIMUM

Workmen's Compensation Rate: EMPLOYER'S LIABILITY Benefits: 66-2/3% OF WEEKLY WAGE; $178 MAXIMUM

Exemptions (Homestead--Veterans--Mortgage): $1,000 (INDIVIDUAL) Special Taxes: * * * * *

Exemptions (Industrial): $1,000 GROSS INCOME City Or Twp. Tax Rate Trend Last Five Years: * * * * * *

Corporate Franchise Tax: NONE Machinery, Equipment, Inventory Tax: PROPERTY TAX

Corporate Organization Fee: * * * * * * *

HOUSING: 6,883 HOUSING UNITS

Total Homes In Community: PER 1980 CENSUS Owner Occupied: 95 % Average Lot Size: 75' X 150'

New Units Constructed Last Three Years: Houses: 62 Cost/Sq. Ft.: $50 Apartments: 93

Houses For Sale: SEVERAL Price Range: $80,000-$300,000 Apartments For Sale: SEVERAL Price Range: --

Houses For Rent: SEVERAL Price Range: -- Apartments For Rent: SEVERAL Price Range: --

Name of Hotel(s): NONE Total Rooms: -- Number of Motels: 1 Total Units: 20

HEALTH AND WELFARE: OUR LADY OF MERCY HOSPITAL, DYER;

Name of Hospitals: COMMUNITY HOSPITAL, MUNSTER; ST. MARGARET HOSPITAL, HAMMOND Total Number of Beds: 979

Number of Doctors: 200 Number of Dentists: 50 Number of Ambulances Available: 2

Number of Nursing Homes: 0 Other Special Health Facilities: HAMMOND CLINIC; JONES CLINIC; BROADMOOR CLINIC

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PREPARED BY: NORTHERN INDIANA PUBLIC SERVICE COMPANY

EDUCATION:

No. Elementary Schools: 3 Total Enrollment: 988 Grades Included: KINDERGARTEN - 5
No. Middle Schools: 1 Total Enrollment: 695 Grades Included: 6 - 8
No. High Schools: 1 Total Enrollment: 1,352 Grades Included: 9 - 12
Total No. Of Teachers: 155 Pupil To Teacher Ratio: Elementary: 24 Middle: 25 High: 23
Certification Requirement Of Teachers: BACHELOR DEGREE-INDIANA LICENSE Cost Of Education Per Pupil: $ 1,950.54
No. Of Parochial Schools: 2 Total Enrollment: 946 Grades Included: KINDERGARTEN - 8
No. Of Private Schools: NONE Total Enrollment: -- Grades Included:
Vocational Training Facilities: INDIANA VOCATIONAL TECHNICAL COLLEGE, GARY, HAMMOND, VALPARAISO
College And Universities (Nearest)
Liberal Arts: INDIANA UNIV. NORTHWEST, GARY; CALUMET COLLEGE, HAMMOND; VALPARAISO UNIVERSITY, VALPARAISO
Engineering: PURDUE UNIV. CALUMET, HAMMOND; VALPARAISO TECHNICAL INSTITUTE, VALPARAISO; VALPARAISO UNIVERSITY
Business Administration: INDIANA UNIVERSITY NORTHWEST; PURDUE UNIVERSITY CALUMET
Graduate Schools: VALPARAISO UNIVERSITY; INDIANA UNIVERSITY NORTHWEST; PURDUE UNIVERSITY CALUMET
Research Labs And Institutions: --

CIVIC AND RECREATIONAL:

Major Civic Organizations: ROTARY, KIWANIS, LIONS, CHAMBER OF COMMERCE
No. Of Churches: Protestant: 11 Catholic: 1 Jewish: 0 Other: ORTHODOX - 1
Main Cultural Attractions: CHICAGO AREA; NORTHERN INDIANA ART ASSOCIATION
Library(s) No. Volumes: Technical: SOME Total: 36,682 Parks: City: 15 State: NONE
Golf Courses: City: NONE Private: 2 Sports: High School: YES College: YES Prof.: CHICAGO
No. Nearby Lakes: 2 Rivers: 2 Bowling Alleys: 1 Theaters: NONE

AREA RESOURCES:

Is Ample Supply Of Water Available? Yes (X) No ( ) Source: LAKE MICHIGAN Future Supply: LAKE MICHIGAN
Is There A Water Pollution Ordinance? Yes ( ) No (X) Air Pollution Ordinance? Yes (X) No ( )
Mineral Resources: NONE Agricultural And Forest Products: ALL FARM PRODUCTS
Average Annual Market Value Of Farm Products Sold In: LAKE County: $ 39,352,000 (1982)

LABOR MARKET:

	Present Employment Male	Female
Manufacturing	2,315	477
Non-manufacturing	4,054	2,729
Government		428
Labor Force Available	40,800 (LAKE COUNTY)	

% Mfg. Workers In Union 75
Unemployment 13.5 (11/84 LAKE CO.) % Labor Force
State Right To Work Law: Yes ( ) No ( )

Average Hourly Wage Rates:	Male		Average	Female	
Skilled	$ 8.70	To $ 16.74	$12.89	$ 7.12	To $ 12.93
Semi-skilled	$ 7.54	To $ 13.50	$11.23	$ 6.11	To $ 10.42
Unskilled	$ 3.50	To $ 11.26	$ 9.89	$ 3.50	To $ 9.40
Clerical	$ 3.50	To $ 10.00	$ 4.29	$ 3.50	To $ 10.00

INDUSTRY:

Local Industries: Firm	Product	No. Of Employees Male	Female
PEPSI COLA GENERAL BOTTLERS, INC.	SOFT DRINK	100	225
MUNSTER STEEL	STEEL FABRICATORS	42	3
TRAKKER CORPORATION	TRACK LIGHTING SYSTEMS	21	9
STAR CASE MANUFACTURING	CUSTOM CARRYING CASES	30	5
VELKO HINGE	HEAVY DUTY HINGES	34	1
PINDER INSTRUMENT COMPANY	ELECTRONICS	25	20
ALLIED TUBE & CONDUIT	FABRICATORS	30	10
CUSTOMIZED TRANSPORTATION, INC.	WAREHOUSING & SHIPPING	35	0
SCHNEIDER, INC	MECHANICAL CONTRACTOR	15	3
CRESCO TRUCKING	CARRIER FOR ALLIED TUBE	SEE ALLIED FIGURES	

Plant Openings Last Five Years: STAR CASE MANUFACTURING, TRAKKER CORPORATION, SCHNEIDER CORP, PENDER INSTRUMENTS CHEM-LAWN, MINER ELECTRONICS, PROSNA, INC.
Government Installations In Area: NONE
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INDUSTRIAL SITES AND BUILDINGS:

Sites Available: Deepwater: -- Riverfront: -- Airport: -- Highway: YES Zoned Sites: 1 Undeveloped Sites: --
Present Or Planned Industrial Park(s): 1 Total Acreage Of Park(s): 400 Available Acreage: 390
Price Range Of Various Sites: $ 25,000 Per Acre To $ 60,000 Per Acre
Site Data Available: Aerial Photos (X) Site Maps (X) Topographic Maps (X) Test Boring Reports ( )
Available Vacant Buildings (No. And Square Foot Size): ONE
Can Financing Of Industrial Building Be Arranged? YES On What Basis? LEASE OR LEASE/PURCHASE
Local Development Organization(s): ECONOMIC DEVELOPMENT STEERING COMMITTEE
Contact (Name, Address, Phone): THOMAS F. DE GIULIO, TOWN MANAGER, 1005 RIDGE RD., MUNSTER, IN (219) 836-5750
DAVID G. GOTT, EXEC. DIR., CHAMBER OF COMMERCE, 512 RIDGE RD., MUNSTER, IN 46321 (219) 836-5549

UTILITIES:

Electric Service By: NORTHERN INDIANA PUBLIC SERVICE COMPANY Private (X) Municipal ( ) REMC ( )
Average Industrial Power Cost Per KWH: RATES ON REQUEST ¢ KWH Capacity: SYSTEM WIDE Peak: SYSTEM
Gas Service By: NORTHERN INDIANA PUBLIC SERVICE COMPANY Private (X) Municipal ( )
Average Industrial Gas Rate Per Therm: RATES ON REQUEST ¢ BTU Content 1,000 Per/Cubic Foot
Is Gas Available For Industrial Space Heating? Yes (X) No ( ) Limitations If Any: NONE
Water Service By: TOWN OF MUNSTER (PURCHASED FROM HAMMOND) Private ( ) Municipal (X)
Pumping Capacity: AS REQUIRED Gal./Day; Peak Demand: 5 MILLION Gal./Day; Source: LAKE MICHIGAN
Average Industrial Water Rate Per M/Gal./Mo.: RATES ON REQUEST ¢ Total Hardness (Parts/Million): 7.8 GRAINS
Telephone Company That Serves Area: INDIANA BELL TELEPHONE COMPANY
Average Delivered Price Of Coal/Ton For Industrial Use: UPON REQUEST BTU Rating: 12,000/LB.
Average Delivered Price Of Oil/Gal. For Industrial Use: UPON REQUEST ¢ Grade: 2 BTU Rating: 150,000/GAL.

COMMUNICATIONS:

Newspaper(s): Daily: THE TIMES Weekly: CALUMET PRESS, CALUMET DAY
Circulation: 75,000-THE TIMES Radio Stations: AM: WJOB FM: WYCA, WLNR
TV: VHF: CH. 2,5,7,9,11-CHICAGO UHF: CH. 26,32,44,60,66-CHICAGO Outside Radio Received: CHICAGO
Outside Newspapers: CHICAGO, GARY Outside TV: U.S. CABLE CH. 3

TRANSPORTATION:

Highway Route Numbers: Toll Road: I-80 I-90 Interstate: I-80,I-94, 294 U.S.: 41, 30, 6 State: 152, 912
Distance To: Toll Road INDIANA-5 Miles; Interstate Route # I-80,I-94 0 Miles; U.S. # 30 4 Miles
State Highway Load Limits: 80,000 Lbs.; Truck Clearances, If Any: 13' 6" Feet
Rail Lines: L & N (MONON), GRAND TRUNK WESTERN, CONRAIL (ERIE & PENN CENTRAL) Distance To Main Line 0 Miles
Services Or Trips Daily: Freight: YES Passenger: NONE Reciprocal Switching: Yes (X) No ( )
Truck: No. Of Lines: SEVERAL No. Of Terminals: -- Overnight Service To: MAJOR CITIES WITHIN 200 MILES
Airport: GRIFFITH, GARY, LANSING Nearest Major Airport: O'HARE - CHICAGO
Runway(s) Length: GRIFFITH-2,400', GARY-7,000' Flights Per Day: NO SCH # Of No Flight Days: --
Is Charter Service Available? Yes (X) No ( ) Radar, Lights, Etc.: Yes (X) No ( )
Bus: Inter-City Lines: GREYHOUND, CARDINAL, TRI-STATE Intra-City Line: HAMMOND INTRA-CITY
On Navigable Water? Yes ( ) No (X) If Yes, Channel Depth: --

FINANCIAL INSTITUTIONS:

Bank(s): GAINER BANK, CALUMET NATIONAL, MERCANTILE NATIONAL, FIRST NATIONAL OF EAST CHICAGO
Assets: $757,793,994; $275,602,000; $270,000,000; $206,063,000 Prevailing Interest Rates: VARIES %
Savings And Loan Associations: CITIZENS FED. SAVINGS & LOAN; AMERICAN SAVINGS & LOAN; PEOPLE'S FEDERAL S & L
Assets: $515,000,000; $69,632,000; $161,000,000 Prevailing Interest Rates: VARIES %

REMARKS:

* TOWN MANAGER'S TERM IS UNLIMITED

** $678,125 - VETERANS & COMMON SCHOOL LOANS; $2,611,000 - WATER; $7,480,000 - PUBLIC LIBRARY; $2,282,000 - HAMMOND PARK DISTRICT; $1,500,000 - HAMMOND PUBLIC LIBRARY; $31,843,000 - HAMMOND SANITARY DISTRICT; $475,000 - MUNSTER PARK DISTRICT; $4,750,000 - MUNICIPAL CENTER CORP. (LEASE RENTAL); $660,000 - SCHOOL CITY DEBT; $2,895,000 - SCHOOL BUILDING CORPORATION (7-2-84)

*** MUNSTER IS PART OF THE HAMMOND SANITARY DISTRICT - TREATMENT PLANT CAPACITY

**** CORPORATE GROSS INCOME TAX - 0.3125% - 1.25% OR ADJUSTED GROSS - 3%; SUPPLEMENTAL NET INCOME TAX - 4%

***** INTANGIBLE TAX (3.7¢ PER $20.00 VALUE)

****** TAX RATE TREND: (84) $15.98; (83) $13.30; (82) $14.00; (81) $12.65; (80) $11.64

******* FROM 2¢ DOWN TO .2 OF A CENT BASED UPON THE NUMBER OF SHARES AUTHORIZED - $36.00 MINIMUM INCLUDING CERTIFICATE; $15.00 FEE FOR FILING ANNUAL REPORTS